

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: CIMINO, FRANK

§ Case No. 09-20243

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH R. VOILAND, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$589,200.00
(without deducting any secured claims)

Assets Exempt: \$28,900.00

Total Distribution to Claimants: \$2,921.81

Claims Discharged

Without Payment: \$55,925.69

Total Expenses of Administration: \$1,079.49

3) Total gross receipts of \$ 4,001.88 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$4,001.88 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$413,773.74	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,079.49	1,079.49	1,079.49
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	58,847.50	58,847.50	2,921.81
TOTAL DISBURSEMENTS	\$0.00	\$473,700.73	\$59,926.99	\$4,001.30

4) This case was originally filed under Chapter 7 on June 03, 2009.
The case was pending for 21 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 03/02/2011 By: /s/JOSEPH R. VOILAND
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
State Bank checking account	1129-000	600.00
Misc household furniture & appliances: TV, washe	1129-000	250.00
Camera	1129-000	50.00
1999 Ford E250 134,000 miles	1129-000	50.00
2004 Honda VTX300 Motorcycle	1129-000	2,000.00
1984 Marlen Speedboat w/ trailer	1129-000	1,000.00
computer, printer	1129-000	50.00
Interest Income	1270-000	1.88
TOTAL GROSS RECEIPTS		\$4,001.88

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
6	Sun Trust Mortgage, Inc.	4110-000	N/A	413,773.74	0.00	0.00
TOTAL SECURED CLAIMS			\$0.00	\$413,773.74	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH R. VOILAND	2100-000	N/A	1,000.33	1,000.33	1,000.33
JOSEPH R. VOILAND	2200-000	N/A	79.16	79.16	79.16
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	1,079.49	1,079.49	1,079.49

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	N/A	1,544.47	1,544.47	76.69
2	Advanta Bank Corp	7100-000	N/A	25,731.06	25,731.06	1,277.56
3	Chase Bank USA, N.A.	7100-000	N/A	10,084.04	10,084.04	500.68
4	American Express Centurion Bank	7100-000	N/A	112.13	112.13	5.57
5	American Express Bank, FSB	7100-000	N/A	6,599.63	6,599.63	327.67
7	GE Money Bank dba LOWES CONSUMER	7100-000	N/A	4,174.18	4,174.18	207.25
8	PRA Receivables Management, LLC	7100-000	N/A	7,394.67	7,394.67	367.15

9	Fia Card Services, NA/Bank of America	7100-000	N/A	3,207.32	3,207.32	159.24
TOTAL GENERAL UNSECURED CLAIMS			0.00	58,847.50	58,847.50	2,921.81

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-20243

Trustee: (330380) JOSEPH R. VOILAND

Case Name: CIMINO, FRANK

Filed (f) or Converted (c): 06/03/09 (f)

§341(a) Meeting Date: 07/20/09

Period Ending: 03/02/11

Claims Bar Date: 03/11/10

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Location: 35W375, Single Family Home	220,000.00	0.00	DA	0.00	FA
2	1032 Elm St., St. Charles, Rental Property- Sing	349,000.00	0.00	DA	0.00	FA
3	State Bank checking account	600.00	600.00		600.00	FA
4	State Bank business checking account	2,200.00	0.00	DA	0.00	FA
5	Misc household furniture & appliances: TV, washe	1,300.00	1,300.00		250.00	FA
6	Clothing	100.00	0.00	DA	0.00	FA
7	Camera	175.00	175.00		50.00	FA
8	Jackson National Life Insurance Company- IRA	6,200.00	0.00	DA	0.00	FA
9	Cobra Construction Inc.	0.00	0.00	DA	0.00	FA
10	1999 Ford E250 134,000 miles	750.00	750.00		50.00	FA
11	2007 Ford F250 pick up	9,200.00	0.00	DA	0.00	FA
12	2004 Honda VTX300 Motorcycle	5,000.00	2,600.00		2,000.00	FA
13	1984 Marlen Speedboat w/ trailer	1,500.00	0.00		1,000.00	FA
14	computer, printer	400.00	400.00		50.00	FA
15	Tools, misc hand tools, compressor	2,500.00	1,000.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		1.88	FA
16	Assets Totals (Excluding unknown values)	\$598,925.00	\$6,825.00		\$4,001.88	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): May 1, 2010

Current Projected Date Of Final Report (TFR): October 23, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-20243

Case Name: CIMINO, FRANK

Taxpayer ID #: **-***5522

Period Ending: 03/02/11

Trustee: JOSEPH R. VOILAND (330380)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****90-65 - Money Market Account

Blanket Bond: \$50,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
11/22/09		State Bank of Illinois	proceeds for purchase of debtor's non-exempt assets		4,000.00		4,000.00
	{3}		600.00	1129-000			4,000.00
	{5}		250.00	1129-000			4,000.00
	{7}		50.00	1129-000			4,000.00
	{10}		50.00	1129-000			4,000.00
	{12}		2,000.00	1129-000			4,000.00
	{13}		1,000.00	1129-000			4,000.00
	{14}		50.00	1129-000			4,000.00
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.02		4,000.02
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.16		4,000.18
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		4,000.33
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		4,000.48
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.17		4,000.65
04/20/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.10		4,000.75
04/20/10		Wire out to BNYM account 9200*****9065	Wire out to BNYM account 9200*****9065	9999-000	-4,000.75		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-4,000.75	0.00	
Subtotal	4,000.75	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,000.75	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-20243

Case Name: CIMINO, FRANK

Taxpayer ID #: **-***5522

Period Ending: 03/02/11

Trustee: JOSEPH R. VOILAND (330380)

Bank Name: The Bank of New York Mellon

Account: 9200-*****90-65 - Money Market Account

Blanket Bond: \$50,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/20/10		Wire in from JPMorgan Chase Bank, N.A. account *****9065	Wire in from JPMorgan Chase Bank, N.A. account *****9065	9999-000	4,000.75		4,000.75
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.08		4,000.83
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.24		4,001.07
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.23		4,001.30
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.24		4,001.54
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.23		4,001.77
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,001.80
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,001.83
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,001.86
12/23/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.02		4,001.88
12/23/10		To Account #9200*****9066	TRANSFER FUNDS FROM MONEY MARKET ACCT TO GENERAL ACCT TO CLOSE CASE	9999-000		4,001.88	0.00

ACCOUNT TOTALS	4,001.88	4,001.88	\$0.00
Less: Bank Transfers	4,000.75	4,001.88	
Subtotal	1.13	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$1.13	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-20243

Case Name: CIMINO, FRANK

Taxpayer ID #: **-***5522

Period Ending: 03/02/11

Trustee: JOSEPH R. VOILAND (330380)

Bank Name: The Bank of New York Mellon

Account: 9200-*****90-66 - Checking Account

Blanket Bond: \$50,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/23/10		From Account #9200*****9065	TRANSFER FUNDS FROM MONEY MARKET ACCT TO GENERAL ACCT TO CLOSE CASE	9999-000	4,001.88		4,001.88
12/23/10	101	JOSEPH R. VOILAND	Dividend paid 100.00% on \$79.16, Trustee Expenses; Reference:	2200-000		79.16	3,922.72
12/23/10	102	JOSEPH R. VOILAND	Dividend paid 100.00% on \$1,000.33, Trustee Compensation; Reference:	2100-000		1,000.33	2,922.39
12/23/10	103	Discover Bank	Dividend paid 4.96% on \$1,544.47; Claim# 1; Final distribution	7100-000		76.69	2,845.70
12/23/10	104	Advanta Bank Corp	Dividend paid 4.96% on \$25,731.06; Claim# 2; Final distribution	7100-000		1,277.56	1,568.14
12/23/10	105	Chase Bank USA, N.A.	Dividend paid 4.96% on \$10,084.04; Claim# 3; Final distribution	7100-000		500.68	1,067.46
12/23/10	106	American Express Centurion Bank	Dividend paid 4.96% on \$112.13; Claim# 4; Final distribution	7100-000		5.57	1,061.89
12/23/10	107	American Express Bank, FSB	Dividend paid 4.96% on \$6,599.63; Claim# 5; Final distribution	7100-000		327.67	734.22
12/23/10	108	GE Money Bank dba LOWES CONSUMER	Dividend paid 4.96% on \$4,174.18; Claim# 7; Final distribution	7100-000		207.25	526.97
12/23/10	109	PRA Receivables Management, LLC	Dividend paid 4.96% on \$7,394.67; Claim# 8; Final distribution	7100-000		367.15	159.82
12/23/10	110	Fia Card Services, NA/Bank of America	Dividend paid 4.96% on \$3,207.32; Claim# 9; Final distribution	7100-000		159.24	0.58

ACCOUNT TOTALS	4,001.88	4,001.30	\$0.58
Less: Bank Transfers	4,001.88	0.00	
Subtotal	0.00	4,001.30	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$4,001.30	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****90-65	4,000.75	0.00	0.00
MMA # 9200-*****90-65	1.13	0.00	0.00
Checking # 9200-*****90-66	0.00	4,001.30	0.58
	\$4,001.88	\$4,001.30	\$0.58